

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. :	10/751,820	Confirmation No. 3634
Inventor: :	Douglas S. McNair	
Examiner :	Tran N. Nguyen	
Filed :	01/05/2004	
Title :	SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE AND TIME	
Atty. Docket No. :	CRNL103792	
Customer No. :	46169	

Via EFS – Web Submission – January 9, 2008

Mail Stop AF
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Nguyen:

This amendment is submitted in response to the Final Office Action mailed August 9, 2007, the three-month period for response to which expired on November 9, 2007. This amendment is submitted within the two-month extension period, which expires on January 9, 2008, and a corresponding two-month extension fee is submitted herewith. Also, because the status of this application is after-Final, a corresponding Request for Continued Examination, along with an appropriate fee, is submitted herewith.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.